

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MISSOURI**

In re:)
)
James Ward) **Case No. 14-20249**
Debtor)

AMENDMENT TO CHAPTER 13 PLAN

Comes now the debtor, by counsel, and amends the Chapter 13 plan previously filed herein to reflect the following:

1. Section four of the plan is amended to provide as follows:

LONG TERM REAL ESTATE MORTGAGE (RESIDENTIAL & NON-RESIDENTIAL) & OTHER LONG TERM DEBTS (EXCEPT STUDENT LOANS) TREATED PURSUANT TO §1322(b)(5) AND EXCEPTED FROM DISCHARGE PURSUANT TO §1328(a)(1)

- a. Pre-petition arrearages shall be paid by the trustee from the plan payments on a pro rata basis unless otherwise specified in paragraph 13.
- b. If the post-petition real estate mortgage payments are to be paid from the plan payments, the trustee shall pay pursuant to LR 3094-1.
- c. The trustee shall populate the database for post-petition mortgage payments to be paid from the plan payments unless other treatment is clearly specified.
- d. If the court enters an order or judgment post-confirmation that deems a mortgage an unsecured claim, the trustee and the debtor retain the right to amend the plan to comply with 11 U.S.C. §1325(a)(4) and to amend the treatment of the affected creditor.

Creditor name	Collateral	Post petition monthly payment	Post-petition payment		Estimated pre-petition arrearage	Arrearage interest rate
			Paid through plan	Paid directly		
Wells Fargo	Home at 1414 Friendship Road in Jefferson City, MO	\$ 1,401	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$ 13,281	zero

2. Section nine of the plan is amended to provide as follows:

SECURED CREDITORS - SURRENDER PER §1325(a)(5)(C)

Name of Creditor	Collateral to be surrendered	Surrender in lieu of entire debt (leave blank if a deficiency claim is to be allowed)
Exeter Finance Group	2014 Honda Civic	
GM Financial	2013 Chevy Cruze	

3. All other provisions of the plan remain the same.

Certificate of Service

I hereby certify that I e-mailed or mailed a copy of this document to all creditors in interest and all attorneys of record on May 14, 2014.

/s/ J. Brian Baehr

Respectfully Submitted.
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